



## INTRODUCTION

Thank you for purchasing a Defender Extended or Defender Select Extended Warranty.

We hope that this booklet is easy to understand and explains clearly all the benefits of Your chosen warranty.

The following pages, including the terms and conditions, set out exactly what is and what is not covered by Your Defender Extended or Defender Select Warranty and associated MOT Insurance. It is very important that You read each page carefully, so You fully understand the terms and conditions, and in particular the Vehicle servicing requirements and claims procedure.

## **Extended Warranty includes:**

- Cover for Vehicles up to ten years/100,000 miles at time of purchase.
- Mechanical or Electrical Failure Warranty.
- Unlimited claim liability up to the purchase price of the Vehicle in the aggregate.
- Cover for Consequential Failure.
- Unlimited mileage cover.
- MOT Insurance.

## **Select Extended Warranty includes:**

- Cover for Vehicles over three years old and up to 100,000 miles.
- Mechanical or Electrical Failure Warranty.
- £3,000 individual claim limit including VAT up to the purchase price of the Vehicle in the aggregate.
- Up to 25,000 miles per annum from mileage at purchase.
- MOT Insurance.

#### **IMPORTANT**

The type of warranty and duration of cover You have purchased is shown on the Registration Confirmation Letter that accompanies this booklet.

Please keep it somewhere safe, as You will need to show it to Your retailer if You have to make a claim.

If anything is unclear, or if You have any questions please contact our Client Services staff on **0344 573 8055**.

Defender Extended Warranty products are only available through an authorised Land Rover retailer or direct from Defender Extended Warranty Administration.

Please note that Defender Assistance is available to purchase as an option, but only at the point of warranty purchase.

## **CONTENTS**

Contractual Agreement	4
Definitions	5
How to Make a Warranty Claim	7
What Your Defender Extended Warranty Covers	9
What Your Defender Extended Warranty Does Not Cover	13
What Your Defender Select Extended Warranty Covers	17
What Your Defender Select Extended Warranty Does Not Cover	21
Additional Benefits of Your Warranty	24
Warranty Terms and Conditions	26
MOT Test Insurance	34
MOT Test Insurance Terms and Conditions	38
Warranty Transfer Request	41
Complaints Procedure	43
Privacy and Data Protection Notice	45

## CONTRACTUAL AGREEMENT

This policy wording is evidence of a legally binding contract of insurance between You and Motors Insurance Company Limited (hereinafter known as the 'Insurer', 'We', 'Our', 'Us').

Motors Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under number 202875.

This can be checked on the Financial Services Register by visiting the FCA's website at: www.fca.org.uk/register.

This policy is administered by Car Care Plan Limited (hereinafter known as the 'Administrator') which is authorised and regulated by the Financial Conduct Authority.

## **DEFINITIONS**

#### **Administrator**

Car Care Plan Limited trading as:

Defender Extended Warranty Administration
Jubilee House
5 Mid Point Business Park
Thornbury
West Yorkshire BD3 7AG.

Car Care Plan Ltd. Registered in England. Company No: 850195.

## **Europe**

Countries which are members of the European Union or EFTA (European Free Trade Association).

## **Grey Import**

Grey Import vehicles are new or used motor vehicles legally imported from another country through channels other than the Vehicle manufacturer's official distribution system.

## **Inherent Design Fault**

Inherent Design Fault means any fault which is ultimately caused by a defect in design, materials or workmanship which existed, but may not have been apparent, when the Vehicle was manufactured.

#### Insurer, We, Our, Us

Motors Insurance Company Limited Jubilee House 5 Mid Point Business Park Thornbury West Yorkshire BD3 7AG.

#### **Mechanical or Electrical Failure**

The sudden and unexpected failure of a component which requires immediate repair or replacement for a reason other than wear and tear, accident or malicious damage.

### **Registration Confirmation Letter**

This is the confirmation that the Warranty application has been accepted. When You receive the Registration Confirmation Letter, please check that it contains the correct details.

#### **Vehicle**

The motor Vehicle referred to on the Registration Confirmation Letter.

## Warranty

The insurance product that provides cover for sudden Mechanical or Electrical Failure.

## Warranty Holder, You/Your

The person or entity on the Registration Confirmation Letter.

### **Warranty Period**

The Warranty Period appears on the Registration Confirmation Letter that accompanies this booklet. The Warranty will expire on the date or mileage shown in this letter, whichever occurs first.

It should be noted that in the absence, for whatever reason, of the standard manufacturer's warranty period, the start date and expiry date of this Warranty will remain unchanged from that detailed in the Registration Confirmation Letter.

## **HOW TO MAKE A WARRANTY CLAIM**

At Defender Extended Warranty Administration we aim to make the claims procedure as simple as possible.

## Repairs in the UK, Isle of Man or Channel Islands

Should You need to make a claim under the terms of this Warranty, simply return Your Vehicle to Your supplying Land Rover retailer or any other Land Rover retailer. They will confirm whether the claim and Your Warranty are valid and will administer the claim on Your behalf.

In the event of You being unable to attend a Land Rover retailer, please contact the Administrator's claims department on **0344 573 8055** for approval before any repair takes place (Your repairer may undertake this for You).

On receipt of the invoice, the claim will be settled subject to the terms and conditions of this Warranty having been adhered to. If a balance is due, this is to be paid directly to the repairer by the client.

### **Repairs in Europe**

If it is necessary for repairs on Your Vehicle to be completed in Europe You will not require authorisation from the Administrator.

If You need to contact Defender Extended Warranty Administration while You are abroad, please telephone **0044 1274 260155**.

In the event that the fault is covered by this Warranty and if Your claim is valid the Administrator will reimburse the cost of repair following Your return to the UK.

Following receipt of the repair invoice the Administrator will reimburse the cost in pounds sterling at the prevailing rate of exchange on the date the repair was completed subject to the claim being valid.

The maximum We will pay is the equivalent UK rate for labour charges and manufacturer's list prices for parts at the date of Your repair.

To ensure that You receive the highest level of service, all telephone calls made to the Administrator's claims office are recorded.

All Warranty claims and associated correspondence should be sent to:

Defender Extended Warranty Administration Claims Department Jubilee House 5 Mid Point Business Park Thornbury West Yorkshire BD3 7AG.

**Note:** No payment can be made until the relevant invoice(s) has been received and approved by the Administrator.

All claims invoices must be received by the Defender Extended Warranty Administration Claims Department within 30 days of the date of completion of the repairs, otherwise they may not be accepted. Claims invoices received beyond this date will be subject to review in terms of the reason for delay and it will be at the Administrator's discretion to accept such claims.

Please note that the above procedure is in addition to Your statutory rights as a consumer.

# WHAT YOUR DEFENDER EXTENDED WARRANTY COVERS

Your Defender Extended Warranty covers Mechanical or Electrical Failure defects to factory-fitted components of the Vehicle (except those listed on pages 11-12), and certain consequential failures as outlined below.

#### **Mechanical or Electrical Failure**

Mechanical or Electrical Failure is the sudden and unexpected failure of a component which requires immediate repair or replacement. Wear and tear or normal deterioration is not covered.

Defender Extended Warranty Administration understand that the changing technology within motor vehicles can seem complex and confusing. Defender Extended Warranty Administration are committed to making sure that all of Our clients feel comfortable with their Vehicle warranty and are confident that Defender Extended Warranty Administration understand the changing technology and, most importantly, reflect that in Our products. Defender Extended Warranty Administration are pleased to confirm that if Your Vehicle is fitted with any of the following parts, they are covered by Your warranty.

#### **Electric Vehicles**

Defender Extended Warranty Administration have added this section to cover the parts that are unique to plug-in hybrids, self-charging hybrids and full electric vehicles.

As well as the high level of cover listed throughout this warranty document, there are a number of unique parts in Your Vehicle that relate to the electric power, and some of the extra items covered under this warranty are listed below. These items may or may not be fitted to Your Vehicle, depending on the type of electric drive You have chosen (for example, full electric, hybrid or self-charging hybrid).

**DC/DC Converter:** This device converts higher-voltage DC power from the traction battery pack to the lower-voltage DC power needed to run Your Vehicle's accessories and recharge the auxiliary battery.

**Electric Traction Motor:** Using power from the traction battery pack, this motor drives the Vehicle's wheels. Some Vehicles use motor generators that both drive the wheels and charge the battery.

**Onboard Charger:** This device takes the incoming AC electricity supplied from the charge port and converts it to DC power for charging the traction battery. It also communicates with the charging equipment and monitors battery characteristics such as voltage, current, temperature and the level of charge while charging the pack.

**Power Electronics Controller:** This unit manages the flow of electrical energy provided by the traction battery, controlling the speed of the electric traction motor and the torque that it produces.

**Thermal System (Cooling):** This system maintains the proper operating temperature range of the engine, electric motor, power electronics, and other parts.

**Battery (All-electric Auxiliary):** In an electric-drive vehicle, the auxiliary battery provides electricity to power the Vehicle's accessories.

**Traction Battery Pack:** This pack stores electricity for the electric traction motor.

**Transmission (Electric):** The transmission transfers mechanical power from the electric traction motor to drive the wheels.

**Electric Generator:** This generates electricity from the wheels while braking, transferring that energy back to the traction battery pack. Some Vehicles use motor generators that both drive the wheels and charge the battery.

**Charge Port:** The charge port allows the vehicle to connect to an external power supply in order to charge the traction battery pack.

#### **Terms and Exclusions for Electric Vehicles**

**Traction Battery Pack:** A traction battery pack is made up of several battery modules that are mounted together in a frame. Each module is made of many cells mounted together.

The batteries in an electric vehicle undergo cycles of 'discharge' (the use of stored electrical energy when the vehicle is being driven) and 'charge' (when the Vehicle is plugged in). Repeating this process over time affects the amount of charge the battery can hold. This decreases the range and time needed between each journey to charge.

While the manufacturer's warranty for the electric vehicle battery is in place, that will take precedence over this extended warranty if you need to claim for a sudden and unexpected failure.

Charging and discharging a battery will cause gradual deterioration of the battery over time. This warranty covers the main Vehicle battery for sudden and unexpected failure to hold its charge effectively. Gradual battery deterioration is not covered by this warranty.

The Administrator will decide the measurement method used to work out battery capacity, and whether to replace, repair or provide reconditioned or re-manufactured parts.

**Charge Port:** External charging system parts, including the charge connector and cable, home charging dock and fast-charging port, photoelectric cells, mechanical or electrical failure caused by not maintaining or using the battery correctly, or parts failing as a result of being overloaded, power surges or abnormal use.

**Vehicles with Leased Batteries:** Some makes of Vehicle have a separate battery agreement that means the battery is supplied and maintained under a non-ownership 'battery lease' agreement which covers the cost of repairing or replacing the battery. If You have one of these agreements in place, the traction battery pack is not covered.

**Manufacturer Guarantee on Traction Battery:** This warranty does not cover your traction battery while it is still under the manufacturer's guarantee. Cover under this warranty will not start until the manufacturer's guarantee ends.

## **Consequential Failure**

Should a mechanical or electrical component (covered under the terms of this Warranty) fail and as a consequence cause failure to a factory-fitted mechanical or electrical component on the Vehicle which is not normally covered under the terms of this Warranty, We will pay the costs of repair or replacement of such components.

Under the terms of this clause, We will not pay for consequential failure or damage to glass, paintwork, bodywork, trim, upholstery, cosmetic finishes, wheels, tyres, accessories and strikers and hinges.

Under the terms of this clause We will not pay for consequential failure as a result of fire or flood.

# WHAT DEFENDER EXTENDED WARRANTY DOES NOT COVER

- Bodywork, body seals, cosmetic finishes, glass, paintwork, trim, upholstery or weather strips.
- Batteries
- Bulbs and fuses.
- Deterioration such as discolouration, alteration or deforming of parts due to normal ageing.
- Electrical software updates or reprogramming, unless required due to the failure of a covered part.
- Exhaust systems including Diesel Particulate Filters (DPF), (catalytic converters are covered for internal failure only and not accidental damage, corrosion or damage resulting from the use of incorrect fuel).
- Faults resulting from the use of contaminated fuel or inappropriate fuel for the Vehicle.
- Gradual reduction in operating performance (wear and tear) consistent with the age and mileage of the Vehicle. Components that may be subject to wear include, but are not limited to, brake discs, drums and frictional materials, suspension and steering components, clutch pressure plates, bearings and frictional material.

- Hinges and strikers.
- Loss, damage or failure, which is said by a qualified engineer appointed by the Administrator to have existed before the start of this Warranty.
   Pre-existing faults must be rectified before this Warranty starts.
- Parts which have not suffered a Mechanical or Electrical Failure but which are replaced or reported during routine servicing, or repair of other non-covered parts that have failed.
- Recharging of air conditioning unit, unless required as part of a component failure covered by the warranty.
- Repairs, replacement or alterations not authorised by the Administrator, unless in Europe.
- Routine component adjustment and alignment.
- Service/maintenance operations and adjustments, and the replacement of such items as, but not limited to, spark plugs, plug leads, oils, filters, lubricants, factory fitted accessories and non-factory-fitted components.

- Wheels, tyres and valves.
- Wheel balancing/alignment and adjustment, unless required as part of a component failure covered by the warranty.

Any component failure, damage or losses:

- to components not directly covered under the terms and conditions of this Warranty.
- which occur while the Vehicle is outside the UK, Isle of Man, Channel Islands or Europe.
- caused by frost, including damage where a lack or failure of anti-freeze has been a contributory factor.
- resulting from any act or omission that is negligent or against the law, accidental damage, misuse, neglect, overloading or abnormal use.
- which occurred as a result of any accessory being fitted which is not on the Vehicle manufacturer's approved list or not fitted according to the instructions provided by the manufacturer of the accessory.
- as a result of water ingress including damage to covered components caused by water.
- where the speedometer has been interfered with, altered, disconnected or does not work, except where this has been done as part of routine maintenance or a repair.

- which have resulted from a failure to arrange for an obvious fault to be rectified.
- liability for death, bodily injury or damage to other property or any loss caused directly or indirectly by the claim or event which gives rise to claim under this Warranty. This exclusion does not apply to exclude liability for death or bodily injury caused by Our negligence.
- caused directly or indirectly by war, riot, revolution or any similar event or by vandalism, theft or attempted theft from the Vehicle.
- damage by animal(s) or insect(s).

## Vehicles and Vehicle uses Your Extended Warranty does not cover

- Non-UK registered, left-hand drive and Grey Import vehicles.
- Any public service vehicles such as police, fire vehicles, ambulances and military vehicles.
- Any Vehicle used for hire or reward (e.g. taxis, self-drive, driving schools, chauffeur, etc.), or used in any kind of competition. However, Vehicles frequently used for wedding, funeral or similar services are not excluded, provided the motor car covers no more than 5.000 miles/8.000 kms per annum.
- Any Vehicle with an unladen weight of more than 3.5 tonne gross vehicle weight.
- Any Vehicle used in any sort of competition, track days, rally or racing.
- Any Vehicle whilst it is owned by a motor trader or garage or associated companies or by the proprietor(s) of such motor trader or garage.

#### **Maximum Claim Limit**

The Insurer will pay both parts and labour up to a sum equivalent to the purchase price of the Vehicle:

- Any individual claim up to the purchase price of the Vehicle.
- The sum of all claims made shall not exceed the purchase price of the Vehicle.
- The maximum claim limit is inclusive of VAT provided the Warranty Holder is not registered for VAT purposes. The VAT content of any claim will not be paid where the Warranty Holder is a VAT registered company and/or individual.

# WHAT YOUR DEFENDER SELECT EXTENDED WARRANTY COVERS

Your Defender Select Extended Warranty is for Vehicles that are over three years old and have covered no more than 100,000 miles at the time of purchase.

Provided that You adhere to the terms and conditions of Your Select Extended Warranty, the following are covered against Mechanical or Electrical Failure defects (depending on the definitions, exclusions and conditions contained in this handbook and the maximum claim limit, as shown on page 23.

## **Engine**

Failure of the following internal mechanical parts only: Starter ring gear, flywheel, oil pump, crankshaft and bearings, timing gears, Variable Valve Timing control unit (VVT), timing chain and cam belt, camshafts, cam followers, tappet gear, valves and guides, pistons and rings, cylinder bores, con rods, cylinder head, cylinder head gaskets and all internal bushings (excluding lacquered valves or failures due to carbon deposits).

#### **Manual Gearbox**

Failure of the following internal mechanical parts only: Selectors and shafts, gears, bearings and bushes, synchromesh hubs and shafts.

#### **Automatic Gearbox**

Failure of the following internal parts only: Torque converter, gears, clutches, brake bands, valve block, governor, oil pump, bearings and bushes.

## **Differential (Front and Rear Differentials)**

Failure of the following internal parts only: Haldex unit and oil pump, crown wheel and pinion, gears, shafts, bearings and bushes.

#### **Drive Line**

Failure of the following parts only: Wheel bearings, propshaft, propshaft bearings, drive shafts, transfer box, universal joints and Constant Velocity (CV) joints (excluding rubber boots and gaitors).

### **Suspension**

Failure of the following parts only: Air springs, coil springs, shock absorbers, compressor, air suspension valve blocks, directional valves, suspension height sensors and active cornering enhancement control bar.

## **Steering**

Failure of the following parts only: Steering box, power steering rack, high pressure pipes/hoses, power steering pump.

## **Cooling System**

Failure of the following parts only: Engine coolant water pump, thermostat and engine coolant radiator only. All other parts and damage caused by frost or as a result of lack of anti-freeze are excluded.

## **Air Conditioning**

Failure of the following parts: Compressor, condenser, receiver dryer and evaporator. Re-gassing is excluded except as part of a valid claim.

## **Braking System**

Failure of the following parts only: Servo, brake booster, vacuum pump, master cylinder, calipers, Dynamic Stability Control (DSC) control module, Anti-lock Braking System (ABS) control module, ABS wheel speed sensors, electronic parking brake control module, switch, motor and actuator assembly.

#### **Forced Induction**

Failure of the following parts only: Supercharger, turbocharger and turbocharger actuator.

#### Clutch

Failure of the clutch plate, clutch cover and release bearing only including failure due to oil contamination, but excluding, burnt out parts and general wear and tear. Limited to one clutch repair during the Warranty Period.

## **Fuel System**

Failure of the following parts only: Engine control module, fuel injection pump, fuel lift pump, fuel tank sender unit, throttle position sensor, throttle body, manifold absolute pressure sensor, mass air flow sensor and crankshaft position sensor, port deactivation valves, fuel rail and fuel rail pressure sensor, fuel pressure regulator, Exhaust Gas Recirculation (EGR) valves, Lambda sensors and excludes any damage caused by contaminated and/or inappropriate fuel.

#### **Electrics**

Failure of the following parts only: Starter, alternator, ignition coils, front windscreen and rear window wiper and washer pump motors, heater fan speed motor, horn, heated rear screen element, electrical switches, window motors and regulators (excluding sun-roofs), central door locking actuators/latches and fuel flap solenoid, gearbox and transfer box Electronic Control Unit (ECU).

## **Casings**

Engine, gearbox/transmission, final drive casings are covered, provided they have been damaged as a direct consequence of the failure of one of the above parts. Damage as a result of accident, by frost or due to lack of anti-freeze or oil is excluded.

#### **Oil Leaks**

Failure of any oil-seal or gasket which the manufacturer states requires the removal of a major component, i.e. engine, gearbox, or differential assembly, to effect the repair.

## **Consumables**

Oil, oil filter, gaskets, hoses and anti-freeze needed because an insured part listed, in the 'What Your Select Extended Warranty Includes' section of this handbook has failed.

# WHAT YOUR DEFENDER SELECT EXTENDED WARRANTY DOES NOT COVER

- Electrical software updates or reprogramming, unless required due to the failure of a covered part.
- Faults resulting from the use of contaminated fuel or inappropriate fuel for the Vehicle.
- Gradual reduction in operating performance (wear and tear) consistent with the age and mileage of the Vehicle. Components that may be subject to wear include, but are not limited to, brake discs, drums and frictional materials, suspension and steering components, clutch pressure plates, bearings and frictional material.
- Loss, damage or failure, which is said by a qualified engineer appointed by the Administrator to have existed before the start of this Warranty.
   Pre-existing faults must be rectified before this Warranty starts.
- Parts which have not suffered a Mechanical or Electrical Failure but which are replaced or reported during routine servicing, or repair of other noncovered parts that have failed.

- Recharging of air conditioning unit, unless required as part of a component failure covered by the warranty.
- Repairs, replacement or alterations not authorised by the Administrator, unless in Europe.
- Routine component adjustment and alignment.
- Service/maintenance operations and adjustments, and the replacement of such items as, but not limited to, spark plugs, plug leads, oils, filters, lubricants, factory fitted accessories and non-factory-fitted components.
- Wheels, tyres and valves.
- Wheel balancing/alignment and adjustment, unless required as part of a component failure covered by the warranty.

#### Any component failure, damage or losses:

- to components not directly covered under the terms and conditions of this Warranty.
- which occur outside the the UK, Isle of Man, Channel Islands or Europe.
- caused by frost, including damage where a lack or failure of anti-freeze has been a contributory factor.
- resulting from any act or omission that is negligent or against the law, accident damage, misuse, neglect, overloading or abnormal use.
- which occurred as a result of any accessory being fitted which is not on the Vehicle manufacturer's approved list or not fitted according to the instructions provided by the manufacturer of the accessory.
- as a result of water ingress, including damage to covered components caused by water.
- where the speedometer has been interfered with, altered, disconnected or does not work, except where this has been done as part of routine maintenance or a repair.

- which have resulted from a failure to arrange for an obvious fault to be rectified.
- liability for death, bodily injury or damage to other property or any loss caused directly or indirectly by the claim or event which gives rise to claim under this Warranty.
- caused directly or indirectly by war, riot, revolution or any similar event or by vandalism, theft or attempted theft from the Vehicle.
- damage by animal(s) or insect(s).

Please note, You are not covered for lubricants, filter elements and any damage caused by frost due to lack of anti-freeze or oil, impact, accident or negligence.

## Vehicles and Vehicle uses Your Select Extended Warranty does not cover

- Non-UK registered, left-hand drive and Grey Import vehicles.
- Any public service vehicles such as police, fire vehicles, ambulances and military vehicles.
- Any Vehicle used for hire or reward (e.g. taxis, self-drive, driving schools, chauffeur, etc.), or used in any kind of competition. However, Vehicles frequently used for wedding, funeral or similar services are not excluded, provided the motor car covers no more than 5,000 miles/8,000 kms per annum.
- Any Vehicle with an unladen weight of more than 3.5 tonne gross vehicle weight.
- Any Vehicle used in any sort of competition, track days, rally or racing.
- Any Vehicle whilst it is owned by a motor trader or garage or associated companies or by the proprietor(s) of such motor trader or garage.

#### **Maximum Claim Limit**

The Insurer will pay both parts and labour up to a sum equivalent to the purchase price of the Vehicle:

- Any individual claim up to a maximum of £3,000 including VAT.
- The sum of all claims made shall not exceed the purchase price of the Vehicle.
- The maximum claim limit is inclusive of VAT provided the Warranty Holder is not registered for VAT purposes. The VAT content of any claim will not be paid where the Warranty Holder is a VAT registered company and/or individual.

## **Mileage Limit**

The Warranty will provide cover for Your Vehicle for the duration of the Warranty Period up to a maximum of 25,000 miles from the date of Warranty purchase.

# ADDITIONAL BENEFITS OF THE EXTENDED AND SELECT EXTENDED WARRANTIES

#### **Car Hire**

If You have a valid claim, You may claim reimbursement for car hire, but not including fuel and or additional insurance such as excess waivers. You cannot claim for the first 24 hours that You are without Your own Vehicle. After this period, You can claim for a replacement Vehicle for up to seven days.

You or Your Land Rover retailer must obtain telephone approval from the Administrator before You use this service.

Any replacement Vehicle must be from a real and reputable hire company or Land Rover retailer.

#### **Overseas Cover**

This Warranty will cover Your Vehicle while it is outside of the UK, the Channel Islands or the Isle of Man and in Europe for up to 60 days during the period of the Warranty:

If Your Vehicle has a breakdown in Europe, subject to Warranty cover You will be entitled to authorise a repair by any Land Rover retailer. You will be required to pay the full cost of repair on completion and should submit a claim for reimbursement to the Administrator upon Your return to the UK.

Before authorising any such repair please see details in the section 'How to Make a Warranty Claim'.

## **Warranty Extensions**

Extensions to this Warranty may be available subject to terms and conditions.

Please ask Your Defender retailer before Your Warranty is due to expire and they will handle Your request, alternatively You can contact Defender Extended Warranty Administration on **0344 573 8055**.

## **Warranty Transfer**

If You sell Your Vehicle privately You can transfer the benefits of this Warranty to the subsequent owner or user of the Vehicle. Please complete the form on pages 41 and 42 and post to Defender Extended Warranty Administration.

## WARRANTY TERMS AND CONDITIONS

To help You understand this Warranty, the conditions are set out below.

Please take time to read them.

- **1. Warranty Holder** The Warranty Holder is the only person or entity who is entitled to make a claim under this Warranty.
- **2. Vehicle** Any claim under this Warranty must relate to the Vehicle described in the Registration Confirmation Letter.
- **3. Warranty Period** The Warranty Period appears on the Registration Confirmation Letter that accompanies this booklet. The Warranty will expire on the date or mileage shown in this letter, whichever occurs first.
  - It should be noted that in the absence, for whatever reason, of the standard manufacturer's warranty period, the start date and expiry date of this Warranty will remain unchanged from that detailed in the Registration Confirmation Letter.

- **4. Authorisation** No repairs are to be commenced until authorised by the Administrator, unless covered by the Overseas cover, which may be authorised by the Warranty Holder.
- 5. Payment for Repairs When a franchised Land Rover retailer undertakes a repair, they will obtain prior authorisation from the Administrator and will invoice them the cost of the repair. In certain circumstances, the Administrator may authorise a repair by another retailer in the UK or You may authorise a repair overseas. In either event, You will be required to pay the retailer on completion of work and may then reclaim the cost from the Administrator.
- **6. List Prices** This Warranty does not cover costs that are more than the manufacturer's UK warranty prices for parts and labour costs that are necessary to repair any failed parts.
- **7. Invoices to Support Claims** With every claim You make You must provide a VAT receipt from a garage, repairer or real and reputable vehicle hire company.

- **8. Inspection of Vehicle and Parts** The Administrator reserves the right to inspect the Vehicle before authorising repairs and may also arrange for parts to be examined by a claims assessor. You may be asked to ensure that a faulty part is retained for our inspection following a repair.
- 9. Repair/Replacement of Parts The Insurer's obligations under this Warranty are limited to repairing or replacing at its option any part(s) which prove to be defective. When replacing any defective part, genuine parts will be used, unless they are not available to complete a repair in a timely manner. In these circumstances the repairer may use alternatively sourced parts which may be new, used, rebuilt, refurbished or non-original manufacturer parts that perform to the factory specifications of OR similar features and functionality as the original product/part/component. There is no guarantee that a replacement will be the same model, size, dimensions, or colour as the previous part. It is the responsibility of the repairer to ensure any alternatively sourced parts are fit for purpose and meet the manufacturers specifications.

In some circumstances, no parts will be available to complete the repair in a timely manner. In this situation a cash settlement equivalent to the cost of repair will be provided. The value of this will be calculated using the parts and labour reimbursement rates and standard labour times that would have been used if the repair had been completed. Any payment will also be subject to the clam liability of the warranty.

- **10. Dismantling the Vehicle** It is Your responsibility to authorise the dismantling of Your Vehicle. The Insurer will only pay for dismantling if it is part of a valid claim.
- **11. Design Faults and Recalls** Any damage to parts, which are being recalled by the Vehicle's manufacturer or which have Inherent Design Faults are not covered by this Warranty.

12. Servicing and Service Records When You have Your Vehicle serviced, You are allowed 1,000 miles or one month either side of the specified service interval, in the event of a claim if the fault is deemed to have been as a result of lack of servicing or maintenance this Warranty and any associated insurances will not apply.

It is recommended that a Land Rover retailer completes the service, however where the service is completed by a non-Land Rover retailer it will need to meet the manufacturer's approved standards and You will need to be able to provide a fully itemised receipt.

**13. Modification to Vehicle** If the Vehicle has been modified in any way You must declare this prior to acceptance of the Warranty.

This Warranty is designed to cover Vehicles built to the manufacturer's original specification. If Your Vehicle has been modified with any non-manufacturer supplied parts that are associated to the items covered by the Warranty, We reserve the right to decline any claim (and any consequential damage) that may occur due to the failure of a modified part.

Cosmetic modifications are acceptable including wheels/tyres providing they are the same size/ specifications as the manufacturer's equivalent - You may need to advise Your motor insurer of these changes.

**14. False or Fraudulent Claims** If You make a false or fraudulent claim, this Warranty will be cancelled and You will forfeit all benefits. No refund will be made in such circumstances.

- **15. Other Warranties and Insurance** If Your claim is also covered by any other Warranty or Insurance, the Insurer will only pay its share of the claim.
- 16. Legal Proceedings Following the acceptance of any claim under this cover, We will have the right to conduct legal proceedings or enter into formal arbitration on Your behalf. In doing so, the Administrator and/or their Insurers will be entitled to take action in Your name. The cost of the action will be Our responsibility, unless You have agreed in writing to an alternative arrangement. We will be entitled to any compensation and/or indemnity benefit obtained through these proceedings, to the extent that these relate to costs or potential liabilities covered by the Warranty. We will also be entitled to the costs of this action, if they are assigned to You.
- **17. Invoices** All invoices for repairs should be made out to Defender Extended Warranty Administration.

**18. Administrators** Defender Extended Warranty Administration is authorised by the Insurers to act as their agents in relation to this Warranty. They manage and administer all Defender Extended Warranty services.

All claims and correspondence should be submitted through them at the following address:
Jubilee House
5 Mid Point Business Park
Thornbury
West Yorkshire BD3 7AG.

19. Cancellation Rights and Refunds We hope You are happy with the cover this policy provides. If after reading Your policy document, however, this insurance cover does not meet with Your requirements, You have the right to cancel the Warranty (including the MOT element of the policy) within 30 days of purchase and the optional assistance element within 14 days of purchase.

Should You wish to cancel within this period, please return the policy to the Land Rover retailer from whom the policy was purchased; the retailer will then refund any premium You are entitled to. If You purchased Your policy direct from Defender Extended Warranty Administration please call **0344 573 8055** for a refund of any premium You are entitled to.

If You wish to cancel Your policy after this 30-day period, You may cancel Your policy at any time and receive a *pro rata* refund of Your premium based on the number of whole months remaining subject to the deduction of a cancellation fee of £35. Requests for cancellation outside of the first 30 days from purchase should be made by contacting the Administrator on 0344 573 8055 or in writing to Defender Extended Warranty Administration.

There will be no refund entitlement under the following circumstances:

- In the last 30 days of cover on the Warranty including the MOT policy.
- If You have made a claim on the Warranty or the MOT policy.
- Where the Warranty including MOT policy has been transferred from the original purchaser.
- Where Defender Assistance has been taken as a cost option, no refund or part refund will be provided for this element after the first 14 days, or where assistance has been sought within the first 14 days.

Please allow up to 28 days for Your cancellation and refund to be processed.

If You have paid for Your policy by instalment payments through an instalment agreement with Defender Extended Warranty Administration, any refund amount owed to You will be calculated in line with the following rules:

Where You have paid all the instalment payments, we will calculate the refund as above. The refund will be paid directly to You.

Where You have NOT paid all the instalment payments, we will calculate the refund as above and:

- 1. If the refund You are eligible for is in excess of the total outstanding instalment payments You owe Defender Extended Warranty Administration, we will pay the difference directly to You; or
- 2. If the refund You are eligible for is less than the total outstanding instalment payments You owe Defender Extended Warranty Administration, the refund will be applied as part payment of Your total outstanding instalment payments.

You will continue to be responsible for paying the remaining outstanding payments on Your instalment agreement with Defender Extended Warranty Administration until the balance calculated at the time of notice of cancellation received by the Administrator has been settled.

- **20. Vehicle Ownership** The Vehicle will not be covered by this Warranty whilst it is owned by a motor trader or garage or associated companies or by the proprietor(s) of such motor trader or garage.
- **21. Governing Law and Jurisdiction** This agreement shall be construed in accordance with English Law and the parties irrevocably submit to the non-exclusive jurisdiction of the English courts to settle any disputes which may arise in connection with this agreement.
- **22. Statutory Rights** Nothing in these conditions will reduce Your statutory rights relating to faulty or mis-described goods. For further information about Your statutory rights contact Your local Trading Standards Department or Citizens Advice Bureau.

**23. Policy Premium Payments** Cover is available as an annual policy with a single upfront payment or via monthly instalments.

Where You have selected to purchase Your product via monthly instalments, You have entered into an agreement to purchase an annual policy, spreading the cost over interest-free instalments. You are required to continue to pay Your instalments until all monies owed have been paid.

The cover level provided when opting to pay by monthly instalments is identical to that of an annual policy. You must pay the premium every month on or before the date when it is due. Payment is required for the full premium of Your policy subject to the cancellation terms. Should You fail to pay a monthly premium when it is due, all cover will cease immediately from that date. Where You have made a claim against the policy, You will be asked to continue to make Your monthly instalment payments.

- **24. Territorial Limits** Cover under this Defender Extended Warranty and MOT Test Insurance may only be granted to individuals residing, or corporate bodies registered, in the United Kingdom.
- **25. Cyber** We will not pay for any loss, damage, liability or expense directly or indirectly caused by or contributed to, or arising from, the use or operation, as a means for inflicting harm, of any system, software programme malicious code, virus or process or any other electronic system.
- 26. Sanction Limitation and Exclusion Clause We shall not be deemed to provide cover and shall not be liable to pay any claim or provide any benefit under this Warranty if the provision of such cover, payment of such claim or provision of such benefit would expose the Insurer or Administrator to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

**27. The Insurer and/or Administrator** shall not be liable for any statement or representation, written or verbal (by whomsoever made), which contradicts the Terms and Conditions in this Warranty, unless such statement or representation is supported in writing by the Administrator on their behalf.

## **MOT TEST INSURANCE**

Defender MOT Test Insurance covers the cost of repair, replacement and/or adjustment to the Vehicle of the specified parts listed below which are covered as a direct consequence of such parts being cited in a 'notification of refusal to issue an MOT certificate' (form VT30) prepared during the period of cover, as causing the Vehicle to fail its MOT test. Accidental damage is not covered under this MOT Test Insurance.

This Defender MOT Warranty only applies provided the fault is first noticed in a MOT assessment and the MOT test falls due and is completed during the period of cover provided by the Warranty package. Only one Defender MOT Insurance claim is permissible during the duration of the Warranty.

Cover Includes:

## Lamps, Reflectors and Electrical Equipment

Lamps including Xenon, High Intensity Discharge (HID), Light Emitting Diodes (LED), reflectors, indicators, bulbs, headlamp levelling and cleaning devices and Tyre Pressure Monitoring Systems (TPMS) are covered for failure due to: Breakage, discolouration, electrical failure, misalignment, water ingress, and corrosion. Failure of the horn. Battery retaining bracket/stay/support for failure due to insecurity (please note the battery is not a covered item). Switches, instrument panel, warning lights and wiring are specifically excluded.

### **Steering and Suspension**

Manual and power steering units, operation of steering lock (where fitted), drag links, track rods/ends, transmission shafts, Constant Velocity (CV) joints and boots, shock absorbers, road springs, wishbones, anti-roll bar links, swivel joints, mountings and bushes, sub-frames and wheel bearings are covered for failure due to: Wear, seizure, leakage, and insecurity. Steering wheel for cracks or fractures.

### **Brakes**

Brake master cylinder, wheel cylinders, calipers, discs, drums, electronic parking brake control, Electronic Stability Control (ESC) components, load compensator, Anti-lock Braking System (ABS), modulator/sensors/ computers and brake pipes, hoses, cables are covered for failure due to wear, leakage, seizure, splits/cracks, corrosion, adjustment and electrical failure. Brake frictional material is excluded.

# **Seat Belts and Supplementary Restraint System (SRS)**

Mountings, belts, retractors and buckles, SRS components including airbags, seat belt pre-tensioners and seat belt limiters are covered for failure due to wear, non-function and insecurity.

### **Body, Structure and General Items**

Vehicle structure and any factory-fitted component are covered for corrosion. Failure due to accident damage is specifically excluded. Engine mountings for excessive movement/insecure/fractured or damaged are covered. Tow bars and their associated electrical components are covered when factory-fitted.

### **Fuel and Emissions**

Throttle body, airflow meter, Lambda sensor, Exhaust Gas Recirculation (EGR) valve and cooler, catalytic convertor, fuel injection Electronic Control Unit (ECU) and Diesel Particulate Filter (DPF) sensors are covered for failure to meet MOT exhaust gas emission standards (warning lights, tuning and adjustments or any damage caused by contaminated fuel and/or inappropriate fuel are not covered under this section). Fuel leaks are not covered.

### **Drivers View of the Road**

Windscreen wiper arms and blades, windscreen wiper motors, washer motors.

Unless listed above, all other components are excluded from the cover provided by this MOT Test Insurance.

### **Maximum Claim Liability**

Where liability for the cost of repairs is admitted under this MOT Test Insurance the Warranty Holder will be reimbursed or paid direct to the motor trader as appropriate up to a maximum aggregate of £750.00 (including VAT) during each period of MOT Test Insurance. The first £50.00 of any claim must be paid by the Warranty Holder.

### This MOT Test Insurance does not cover:

- The MOT test and re-test fee.
- Pre-MOT repairs and faults noted as "Minor Defects" or "Advisory" which do not fail the MOT Test.
- Any repairs, replacements or alterations not authorised by the Administrator.
- Accidental or malicious damage or neglect.
- Any parts which have not actually failed or which are replaced or reported during routine servicing.
- Actual tuning and adjustments to the fuel system.
- Any component covered by any existing warranties or insurances other than the Warranty associated with this MOT Insurance.
- Any loss to the Warranty Holder in excess of the maximum claim liability.

- Any liability for death, bodily injury, or damage to other property or any consequential loss of whatsoever nature arising directly or indirectly from the claim or event giving rise to a claim under this MOT Test Insurance. This exclusion does not apply to exclude liability for death or bodily injury caused by Our negligence.
- Any missing components.

### **MOT TEST INSURANCE – TERMS AND CONDITIONS**

If it is not safe to drive Your Vehicle - for example Your Vehicle has failed the MOT due to 'dangerous defects' and Your Vehicle is not at a Land Rover Retailer please call the claims telephone number on **0344 573 8055** before any repair commences. The claims team will discuss Your options.

In all other cases We would recommend that You take Your Vehicle to the nearest Land Rover Retailer. The retailer will need a copy of the 'notification of refusal to issue an MOT Certificate' (VT30).

The retailer will then take responsibility for establishing that the parts involved in the repair, deemed necessary by the 'notification of refusal to issue an MOT Certificate' (VT30), are covered by this MOT Test Insurance.

The retailer will be responsible for obtaining prior authorisation from the Defender Extended Warranty Claims Department.

Claims telephone number: 0344 573 8055.

**Important:** No repair should commence until the Defender Extended Warranty Claims Department gives authorisation.

All invoices should be made payable to Defender Extended Warranty Administration.

MOT Test Insurance claim invoices and associated correspondence should be sent to:

Defender Extended Warranty Administration Claims Department Jubilee House 5 Mid Point Business Park Thornbury West Yorkshire BD3 7AG.

**Note:** Claims invoices must be received by Defender Extended Warranty Administration Claims Department within 30 days of the date of completion of the repairs, otherwise they may not be accepted. Claims invoices received beyond this date will be subject to review in terms of the reason for delay and it will be at the Administrator's discretion to accept such claims.

# MOT Test Insurance Terms and Conditions (in addition to the main Warranty terms and conditions)

The Terms and Conditions of this MOT Insurance are stated below:

- The MOT Insurance is in addition to Your legal rights, and does not affect Your statutory rights as a consumer.
- Any exploratory dismantling charges will only be reimbursed as part of a valid claim. It is the responsibility of the Vehicle owner to authorise dismantling and to pay charges if such dismantling proves that the failure is not covered by the MOT Insurance.
- The Administrator reserves the right to inspect the Vehicle before authorising repairs and may also arrange for parts to be examined by a claims assessor. You may be asked to ensure that a faulty part is retained for our inspection following a repair.

- If any claim is fraudulent in any respect all benefits under this MOT Insurance will be forfeited and the Extended Warranty package cancelled without refund.
- The reimbursement for any claim under this MOT Insurance shall not exceed the manufacturer's list prices for parts necessarily incurred in the repair of covered components up to the maximum claim liability.
- The Insurer and/or Administrator shall not be liable for any statement or representation, written or verbal (by whomsoever made), which contradicts the Terms and Conditions in this MOT Insurance, unless such statement or representation is supported in writing by the Administrator on their behalf.
- We will not pay for any loss, damage, liability or expense directly or indirectly caused by or contributed to, or arising from, the use or operation, as a means for inflicting harm, of any system, software programme malicious code, virus or process or any other electronic system.

- We shall not be deemed to provide cover and shall not be liable to pay any claim or provide any benefit under this MOT Insurance if the provision of such cover, payment of such claim or provision of such benefit would expose the Insurer or Administrator to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.
- A VAT receipted invoice from Your repairer must support all claims.

### WARRANTY TRANSFER REQUEST

There is no charge for this service and it is only available for private sales.

Please note: Products purchased via monthly instalments can only be transferred provided any balance of monies owed has been paid in full.

If You require assistance in transferring Your Warranty, please contact Us on **0344 573 8055**.

### Part 1 The Former Owner Must Fill in this Section

I sold my vehicle privately on	
, , , , , , , , , , , , , , , , , , ,	

I want to transfer this Warranty to the new owner.

### **New Owner's Details**

Title
nitials
Surname
Address
Postcode
Telephone number

<b>/</b> ehicle Details
Registration number
/IN
Varranty number
Mileage at date of transfer
Signature (former owner)
Date

## Part 2 The New Owner Must Fill in this Section

- 1. I have read and fully understand the contents of this booklet and accept the terms and conditions of this Warranty.
- **2.** I certify that:
  - a) as far as I know, the vehicle has been serviced according to the manufacturer's service recommendations; and
  - **b)** the details in Part 1 are correct.
- **3.** I understand that the Warranty will not be transferred to me until the Administrator informs me that it has accepted this request for transfer.

I will then take the place of the former owner as the Warranty Holder.

Signature (	new owner	)		
Date				

### **Important**

The Administrator must receive this form, completed within seven days of the vehicle being sold privately.

Defender Extended Warranty Administration Jubilee House 5 Mid Point Business Park Thornbury West Yorkshire BD3 7AG.

### COMPLAINTS PROCEDURE

Although we aim to please, things can sometimes go wrong.

In the unlikely event of a complaint, You should contact the Administrator on **0344 573 8055**, or in writing to:

The Complaints Team
Defender Extended Warranty Administration
Jubilee House
5 Mid Point Business Park
Thornbury
West Yorkshire BD3 7AG.

You can also email the Administrator at: complaints@motor-admin.com.

Please tell the Administrator Your name and Your claim number or policy number. Calls to the Administrator may be recorded. The Administrator will contact You within five days of receiving Your complaint. In some cases, this will be to acknowledge you complaint, but in others it may be to give You a full reply. If the Administrator cannot deal with Your complaint within five working days, they will aim to give You a full reply within 28 days. In complex cases, or where further investigation is needed, this may take longer, and they will let You know if this is the case.

We abide by the Motor Industry Vehicle Warranty Products Code of Practice which can be found on the Motor Ombudsman Website at:

www.TheMotorOmbudsman.org. The Motor Ombudsman will offer free impartial information and if appropriate an alternative dispute resolution process in the event that You are not satisfied with the outcome of a concern.

For more information, You can visit the Motor Ombudsman website at: www.theMotorOmbudsman.org or call their information line on 0345 241 3008.

To make a complaint to the Motor Ombudsman You can either call their information line or fill in an online form at: www.themotorombudsman.org/consumers/make-a-complaint.

Please note: The Motor Ombudsman can only deal with Your complaint if You have already complained direct to the Administrator and at least eight weeks have passed since You did that. Complaints to the Motor Ombudsman must be made within 12 months of the Administrator's final response.



**Vehicle Warranties** 

### PRIVACY AND DATA PROTECTION NOTICE

Car Care Plan Limited (the "Data Controller") are committed to protecting and respecting your privacy in accordance with the current Data Protection Legislation ("Legislation"). Below is a summary of the main ways in which the Data Controller processes your personal data. For more information, please visit: www.view-privacy-policy.co.uk

### 1. How the Data Controller uses your Personal Data and who the Data Controller shares it with

The Data Controller will process the personal data it holds about you for the following purposes:

 For providing products, services and insurance, administering memberships, handling claims and complaints, informing of changes to services and any other related purposes (this may include underwriting decisions via automate means). This is for the performance of the contract between you and the Data Controller.

- To provide you with information, products, or services that you request from the Data Controller or which the Data Controller feels may interest you as part of the contract.
- For offering renewal, research, or statistical purposes, to analyse historic activity, to improve rating algorithms, and to help predict future business impact, to further commercial interests, to enhance product offering and to develop new systems and processes. This is for the Data Controller's legitimate interests.
- To notify you about changes to the Data Controller's service. This is to comply with applicable laws.
- To safeguard against fraud, money laundering, terrorist financing and to comply with applicable laws.
- For the purpose of Direct Marketing activities only with your explicit consent.

### 2. Disclosure of your Personal Data

The Data Controller may disclose your personal data to third parties involved in providing products or services to the Data Controller, or to service providers who perform services on the Data Controller's behalf. These include group companies, affinity partners, vehicle manufacturers, motor dealerships and repairers, brokers, agents, third party administrators, reinsurers, other insurance intermediaries, call centre service providers, auditors, lawyers and other outside professional advisors, IT systems, support and hosting service providers and regulatory authorities, and as may be required by law.

### 3. International Transfers of Data

The personal data the Data Controller collects from you may be transferred to, processed and stored at, a destination outside the UK and European Economic Area ("EEA"). The Data Controller currently transfers personal data outside of the UK and EEA to the USA and Israel. Where the Data Controller transfers your personal data outside of the UK and EEA, it will take all steps necessary to ensure that it is treated securely and in accordance with this privacy notice and the Legislation. The Data Controller uses the European Commission approved 'Standard Contractual Clauses' with such parties to protect the data.

### 4. Your Rights

Individuals in the European Economic Area (EEA) and the UK have several rights in connection with their personal information. These rights may apply in certain circumstances and are subject to certain legal exemptions.

You have the right to:

- a) Access and obtain a copy of the personal data the Data Controller hold about you and information about how it is used:
- **b)** Ask to update or correct any inadequate, incomplete, or inaccurate data;
- c) Request erasure of your personal data.
- **d)** Restrict and object to the future processing of your data.
- e) Ask the Data Controller to provide your personal data to you in a structured, commonly used, machine-readable format, or you can ask to have it 'ported' directly to another data controller.

- **f)** Not be subject to fully automated decision making which has legal effects or otherwise significantly affects you.
- **g)** Withdraw consent where your consent is used as a legal basis for using your personal data.
- **h)** Object to the processing of your personal data for direct marketing purposes at any time.
- i) Lodge a complaint with the local data protection authority where your complaint can't be resolved in the first instance by the Data Controller.

If you wish to exercise the following rights, please contact the Data Controller using the details in Section 6 on page 49 or you may submit requests via: https://amtrust.clarip.com/dsr/create. To ensure the Data Controller only disclose personal information where it knows it is dealing with the right individual, the Data Controller will ask you for proof of identity when making a request to exercise any of these rights. The Data Controller will respond to all valid requests within one month, provided to have all the information required to respond. For every request, the Data Controller will make a priority to resolve your complaint as quickly as possible.

The relevant data protection authority is the Information Commissioner's Office (ICO), who you can contact via: https://ico.org.uk/global/contact-us/.

### 5. Retention

Your data will not be retained for longer than is necessary and will be managed in accordance with the Data Controller's data retention policy. In most cases the retention period will be for a period of ten (10) years following the expiry of the contract, or the Data Controller's business relationship with you, unless the data must be retained for a longer period due to business, legal or regulatory requirements. In any case, where data is retained, the Data Controller will endeavour to delete or to anonymise any personal elements, in order to maintain your privacy and security.

# 6. Questions in relation to the Data Controller's Privacy Policy or use of your data

If you have any questions concerning the Data Controller Privacy Policy or use of your personal data, including exercising your rights detailed in Section 4, you can contact:

The Data Protection Officer Car Care Plan Limited Jubilee House 5 Mid Point Business Park Thornbury West Yorkshire BD3 7AG England.

Or email: CCPH\_DPA@carcareplan.co.uk.

## NOTES


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Defender Extended Warranty Administration Jubilee House 5 Mid Point Business Park Thornbury West Yorkshire BD3 7AG